

THE STATE OF SOUTH CAROLINA  
In The Court of Appeals

**RECEIVED**

JUL 15 2016

APPEAL FROM BERKELEY COUNTY SC Court of Appeals  
Court of Common Pleas

Dale E. Van Slambrook Master of Equity

Case No. 2010-CP 08-3514

Appellate Case No. 2016-000292

Branch Banking and Trust Company -----Respondent,  
v.

Wilton H. Cain: Cassandra M. Cain-----Appellants

**DESIGNATION OF MATTER**

**The Appellants Designation of Matter as amended and accompany the Initial  
Brief. The motion to accept Designation of Matter out of time was filed  
/received Jun 09 2016.**

*Wilton H. Cain Cassandra M. Cain*  
**WILTON H. CAIN AND CASSANDRA M. CAIN**  
**6476 NORTH HIGHWAY 17**  
**AWENDAW, SC**  
**29429**

## **APPELLANTS RECORD ON APPEAL**

**The Record** on appeal shall consist of the Appellant page one on brief of appeal . which consist of the following issues.

- A. The exact amount paid by PMI insurer.
- B. The correct amount of Deficiency Judgment.
- C. Does attorney legally represent mortgage co. or a third party.
- D. Does PMI insurance payment reduce mortgage co. loss.
- E. Does BB&T represent the insurer RMIC.
- F. Does the mortgage company under SC CODE of law allowed enrichment.
- G. Is mortgage co. required under SC CODE of Law to give notice they represent third party insurer under Subrogation action, and is that action transferable.
- H. Is the foreclosure action a TORT under SC CODE OF LAW, and is defendant considered a wrong doer.
- I. Is PMI wholly independent of Appellants.
- J. Did Court Err in not dismissing deficiency judgment against Appellant in regards to mortgage co.

The statement of the case .

The Appellants argument and request .

Letter from Mortgage co. stating the only agreement they have with insurer is they insure loan .

Letter from mortgage co stating PMI notified of default.


Payment history from mortgage co. showing Appellants paid PMI insurance .

County record where property was sold for 154,000.00 .

Proof of service for Brief.

The Transcript of Hearing.

**I certify this is the record on appeal and this record contains relevant information to this appeal,**

  
**WILTON H. CAIN AND CASSANDRA M. CAIN**  
**6476 NORTH HIGHWAY 17**  
**AWENDAW, SC 29429**  
**843 991-3198**

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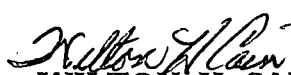
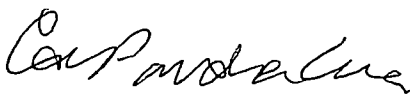
SC Court of Appeals

Branch Banking and Trust Company -----Respondent,  
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Wilton H. Cain: Cassandra M. Cain-----Appellants

**PROOF OF SERVICE**

**I Wilton and Cassandra Cain certify that we have served a copy of the Amended Appellants Initial Brief which also includes the Designation of Matter upon Branch Banking & Trust at PP box 2027 Greenville, SC 29602, and Roger Townsend & Thomas at 220 Executive Center Drive PO Box 100200 29202 Columbia SC on this Date July 13,2016.**

  
  
**WILTON H. CAIN AND CASSANDRA M. CAIN**  
**6476 NORTH HIGHWAY 17**  
**AWENDAW, SC**